

In re:  
Olga M Rivera  
Debtor

Case No. 18-14453-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

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Date Rcvd: Apr 02, 2021

Form ID: 318

Total Noticed: 34

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2021:**

Recip ID	Recipient Name and Address
db	+ Olga M Rivera, 8846 Bradford Street, Philadelphia, PA 19115-5002
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14173585	+ ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
14182118	+ FIRST COMMONWEALTH FCU, PO BOX 20450, LEHIGH VALLEY, PA 18002-0450
14160986	+ FNB Omaha, PO Box 3412, Omaha, NE 68103-0412
14160987	+ FST Commonwealth FCU, PO Box 20030, Lehigh Valley, PA 18002-0030
14160988	Gm Financial, PO Box 1181145, Arlington, TX 76096
14162862	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14204714	+ PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
14195068	PennyMac Loan Services, LLC, P.O. Box 2010, Moorpark, CA 93020
14160989	+ Phila Police & Fire FCU, 901 Arch Street, Philadelphia, PA 19107-2404
14172822	+ Police and Fire Federal Credit Union, 3333 Street Road, Bensalem, Pa. 19020-2022

TOTAL: 16

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Apr 03 2021 03:08:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	EDI: PENNDEPTREV	Apr 03 2021 03:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 03 2021 01:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 03 2021 01:34:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14195303	+ EDI: CITICORP.COM	Apr 03 2021 03:08:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
14160981	+ EDI: CITICORP.COM	Apr 03 2021 03:08:00	Citicards, PO Box 6241, Sioux Falls, SD 57117-6241
14160983	+ EDI: WFNNB.COM	Apr 03 2021 03:08:00	Comenity Capital Bank, PO Box 182120, Columbus, OH 43218-2120
14160984	EDI: DISCOVER.COM	Apr 03 2021 03:08:00	Discover, PO Box 15316, Wilmington, DE 19850
14190033	EDI: Q3G.COM		

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14174507	EDI: DISCOVER.COM	Apr 03 2021 03:08:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14165424	+ EDI: DISCOVERPL	Apr 03 2021 03:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14160979	EDI: JPMORGANCHASE	Apr 03 2021 03:08:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
14266949	Email/PDF: resurgentbknotifications@resurgent.com	Apr 03 2021 01:51:09	Chase Bank, PO Box 15298, Wilmington, DE 19850
14161258	+ EDI: PRA.COM	Apr 03 2021 03:08:00	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14169794	+ Email/Text: bncmail@w-legal.com	Apr 03 2021 01:34:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14160990	+ Email/Text: bankruptcy@prosper.com	Apr 03 2021 01:34:00	Prosper, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14160991	+ EDI: WFFC.COM	Apr 03 2021 03:08:00	Prosper Market Place, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
14184563	EDI: WFFC.COM	Apr 03 2021 03:08:00	Wells Fargo Bank, PO Box 14517, Des Moines, IA 50306-3517
14194945	EDI: ECAST.COM	Apr 03 2021 03:08:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
			eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14160982	*+	Citicards, PO Box 6241, Sioux Falls, SD 57117-6241
14160985	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover, PO Box 15316, Wilmington, DE 19850
14160980	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, PO Box 15298, Wilmington, DE 19850

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 04, 2021

Signature: /s/Joseph Speetjens


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## CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0313-4

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**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2021 at the address(es) listed below:**

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
DAVID J. AVERETT	on behalf of Debtor Olga M Rivera averettlaw@comcast.net
KEVIN G. MCDONALD	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com
LYNN E. FELDMAN	trustee.feldman@rcn.com lfeldman@ecf.axosfs.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM MILLER*R	on behalf of Trustee WILLIAM MILLER*R ecfemail@FredReigleCh13.com ECF_FRPA@Trustee13.com
WILLIAM EDWARD CRAIG	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 7

**Information to identify the case:**

Debtor 1	Olga M Rivera	Social Security number or ITIN xxx-xx-3979
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: <b>18-14453-pmm</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Olga M Rivera

4/2/21

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**